

## IN THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

### Listing of Claims:

1. (Currently Amended) A method of transmitting a customized offer to an applicant comprising:

~~obtaining a requested terms from a customer;~~

~~receiving a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term;~~

~~determining a set of offers for the customer;~~

~~using the requested term to selecting an offer from among the set of offers an offer to display to the applicant using the requested term, wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible; and~~

~~transmitting the selected offer to the applicant.~~

2. (original) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein a plurality of selected offers are selected and transmitted to the applicant.

3. (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein ~~a plurality of terms are received from the applicant if it is not possible for the any of the set of offers to meet at least one of the preferred requested terms, at least one of the requested terms is adjusted.~~

4. (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein ~~a plurality of terms are received from the applicant and wherein one of the terms is identified by the applicant as the most important term.~~

5. (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 4 wherein selecting ~~an offer from among the set of offers to display to the applicant using the requested term~~ the offer includes selecting offers that have preferred values for the most important term.

6. (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein ~~a plurality of terms are received from the applicant and wherein the requested terms~~ are ranked by the applicant.

7. (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein ~~obtaining a requested term from receiving the plurality of terms requested by the customer~~ includes obtaining terms for a current card from the customer and ~~obtaining receiving~~ desired changes to those terms.

8. (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein ~~obtaining a requested term from receiving the plurality of terms requested by the customer~~ includes displaying a plurality of cards having different terms to the customer and determining which of the cards is requested.

9. (Currently Amended) A method of transmitting a customized offer to an applicant as recited in claim 1 wherein selecting ~~an offer from among the set of offers to display to the applicant using the requested term~~ the offer includes selecting offers that have preferred values for the requested term.

10. (Currently Amended) A method of transmitting a customized offer to an applicant comprising:  
~~obtaining a requested term from a customer;~~  
~~fixing the requested term;~~  
receiving a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term;  
determining a set of offers with the fixed requested term that meets at least one of the preferred requested terms, if possible;

selecting ~~an offer~~ from among the set of offers using at least one of the requested terms, an offer to display to the applicant; and  
transmitting the selected offer to the applicant.

11. (Currently Amended) A system for transmitting a customized offer to an applicant comprising:

an interface configured to:

~~obtain a requested term from the applicant receiving a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term;~~ and

transmit a selected offer to the applicant; and

a processor configured to:

determine a set of offers fro the applicant; and

~~use the requested term to select the selected offer from among the set of offers, the selected offer to display to the applicant using the requested terms, wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible.~~

12. (Currently Amended) A computer program product for transmitting a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

~~obtaining a requested term from a the applicant; receiving a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term;~~

determining a set of offers for the customer;

~~using the requested term to selecting an offer from among the set of offers an offer to display to the applicant using the requested term, wherein if the set of offers does not include an offer that meets all of the requested terms, the selected offer meets at least one of the preferred requested terms, if possible;~~ and

transmitting the selected offer to the applicant.

13. (Currently Amended) A system for transmitting a customized offer to an applicant comprising:

an interface configured to:

~~obtain a requested term from the applicant; and~~  
receive a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term; and  
transmit a selected offer to the applicant; and [.]

a processor configured to:

~~fix the requested term;~~  
determine a set of offers with the fixed requested term that meets at least one of the preferred requested terms, if possible; and  
select the selected offer from among the set of offers using at least one of the requested terms, the selected offer to display to the applicant.

14. (Currently Amended) A computer program product for transmitting a customized offer to an applicant, the computer program product being embodied in a computer readable medium and comprising computer instructions for:

~~obtaining a requested term from a customer;~~  
~~fixing the requested term;~~  
receiving a plurality of terms requested by a customer, wherein at least one of the terms is indicated by the customer as preferred over another requested term;  
determining a set of offers with the fixed requested term that meets at least one of the preferred requested terms, if possible;  
selecting an offer from among the set of offers using at least one of the requested terms, an offer to display to the applicant; and  
transmitting the selected offer to the applicant.